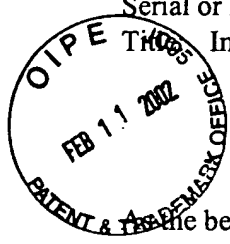


Attorney's File Number: 2804  
Applicant or Patentee: Joe Gundy & Richard Yetsko  
Serial or Patent No.: 09/990,591 Filed or Issued: November 21, 2001  
Title: Internet Transfer of Financial Documents



COMBINED DECLARATION AND POWER OF ATTORNEY  
FOR PATENT APPLICATION -Sole Inventor

I, the below-named inventor, I hereby declare that:

Inventorship

My residence, post office address, and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled Internet Transfer of Financial Documents, the specification of which:

\_\_\_\_\_ is attached hereto.  
X was filed on November 21, 2001 as Application Serial No. 09/990,591.

Review of Patent Application

I hereby state that I have reviewed and understand the contents of the above identified specification and drawings, if any, including the claims, as amended by any amendment referred to above.

Duty to Disclose

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, section 1.56.

Claim of Priority: Foreign

I hereby claim foreign priority benefits under Title 35, United States Code, section 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign applications for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Prior Foreign Application(s):				
number	country	day/month/year filed	priority claimed:	
			yes	no
<u>n/a</u>	_____	_____	_____	_____

Claim of Priority: United States

I hereby claim the benefit under Title 35, United States Code, section 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, section 112, I acknowledge the duty to disclose material information as defined by Title 37, Code of Federal Regulations, section 1.56 which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

Prior United States Application(s)

application serial no.	filing date	status (patented, pending, abandoned)
<u>60/252,302</u>	<u>November 20, 2000</u>	<u>Provisional</u>

Power of Attorney

I hereby appoint Attorney Ken J. Pedersen, Registration No. 29,689 and/or Patent Agent Barbara S. Pedersen, Registration No. 36,237 as my agents to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith. All correspondence and all telephone communication should be addressed to:

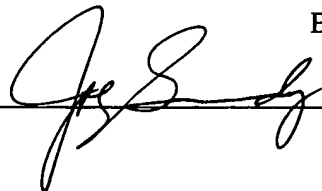
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Declaration

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

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Signature

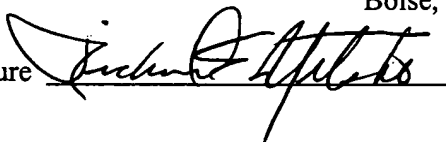


Date

1/14/02

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12/27/01